Creating A Creative Climate

You can help your children become creative by encouraging them to be curious, experiment, solve problems and recreate what they know about the world. Some more specific things you can do with your children at different ages are listed below.

**Babies**

**Things to Do**
* Carry babies around the house and out of doors so they can look at and touch different things.
* Give them a few objects to look at, touch, taste, listen to and smell. They like to look at faces.
* Put a favorite toy slightly out of reach so older babies can figure out how to get it.
* When older babies are not looking, hide a toy under a see-through scarf or mesh berry container.

**Things to Provide**
* Brightly colored balls and pictures on the wall.
* Noisemaking toys, squeeze toys, see-through baby bottles with colored buttons inside or metal measuring spoons tied together.
* Things that move: people, mobiles or balls.

**Toddlers**

**Things to Do**
* Encourage toddlers to explore objects in many different ways by shaking, banging, hitting or squeezing.
* Encourage them to solve simple problems such as how to fit things inside of other things.
* Play hide and seek games with their toys.
* Help them begin to recreate things by imitating simple sounds, words and actions.
* Introduce them to materials, such as paint, that they can explore and use for making things.

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**THINGS TO PROVIDE**

* Containers of different sizes, such as margarine tubs, egg cartons, cans, shampoo bottles and tops, old pocketbooks or cardboard boxes, and small objects to put in them.
* A variety of expressive materials: paint, play dough, sand and water, blocks, or simple dress-up clothes, such as hats and purses.

**PRESCHOOLERS**

**THINGS TO DO**

* Join preschoolers in pretending to be other people and things, such as helicopters, animals and trees.
* Encourage them to use the same toy or material in many different ways.
* Encourage them to recreate their experiences: make up a song about making cookies or draw a picture of a trip to the ice cream parlor.
* Give them opportunities to plan: what they will do after supper or before going to bed; how to make a building out of blocks.
* Read them stories and poems which use words in creative ways.

**THINGS TO PROVIDE**

**OLD MATERIALS TO EXPLORE IN NEW WAYS:**

* blocks of different kinds to be used together
* paint on paper, cardboard, burlap or wood
* water and sand, rocks, mud or water on concrete
* water mixed with soap bubbles or food coloring
* paper to fold, roll up, tear or cut in different ways

**MATERIALS FOR PROBLEM SOLVING:**

* water, funnels, sections of old hose or tubes
* jars and tops of various sizes
* hole punched paper and yarn or shoelaces for weaving
* pipe cleaners

**A VARIETY OF EXPRESSIVE MATERIALS:**

* wood, bottle caps, fabric scraps, string, elastic bands, nails and a lightweight hammer
* dress up clothes: shirts, dresses, cut-off pants, neckties, hats, shoes and wallets
* homemade instruments: drums made from pots, pans or cardboard containers; shakers made from plastic bottles and dried peas or beans; pop bottles with water; sturdy elastic tied taut between two nails on a board.
* paper and magic markers for drawing and storytelling

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**Building Healthy Families**

**12-Step Program For Healthy Families**

Healthy families support each other as individuals as well as family members. Try these activities to strengthen your family.

1. **Healthy families have healthy lifestyles.** Activities such as walking, cycling and swimming are family activities that keep everyone fit. Healthier people cope better with everyday stress. **Action:** Combine TV watching with an activity, such as sit-ups, jumping jacks, or deep knee bends.

2. **Healthy families appreciate special times.** A strong, healthy relationship is a worthwhile goal for everyone. It helps adults develop their potential and it provides a model for children. **Action:** Remember special events such as birthdays, or an anniversary. Show your appreciation through words, cards, time,

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gifts, or other special symbols of your love for the special people in your family.

3. Healthy families keep promises. Commitments are promises we make to others or ourselves. When kept they reinforce the trust in a relationship. When broken, they create doubt and mistrust. **Action:** Have a family discussion about the meaning of commitment. Be prepared to hear examples of unkept promises as well as enjoying the special rewards of kept promises.

4. Healthy families talk it over. Communicating is the key to successful decision-making, conflict resolution, child rearing, financial management and many other family issues. It takes time and energy to make it work. When different values make agreeing impossible, "agree to disagree" is one option some families find helpful. **Action:** Focus on improving your family's communication skills by practicing listening to words, understanding unspoken (body) language, clarifying messages, giving feedback, and reaching understanding and agreement.

5. Healthy families respect each individual. We are all members of various groups—work, religious, civic, and our most important group, our family. At the same time, we are unique and important individuals. In healthy families, members appreciate and support each other as individuals as well as family members. **Action:** Talk about the most famous member of your extended family. Is this person's success due more to individual talents or support from others?

6. Healthy families make time for each other. In some ways, time is like money—it seems like we never have enough of either one. Everyone finds the time or money for those things that are most important. How important is time with your family to you? **Action:** List a few household chores that could be finished more quickly as a team, rather than expecting one person to do most of them. Celebrate as a family with the time saved!

7. Healthy families are fun. Happy times together may be planned or spontaneous, but healthy families have fun with each other. Fun times make wonderful memories as we look back on family time. **Action:** As a family, plan and do an activity that everyone will enjoy - just for the fun of it. Later, talk about what you enjoyed.

8. Healthy families believe in themselves. All families face tough times occasionally. Healthy families have confidence that they will survive any crisis and come back even stronger. **Action:** Discuss a crisis that struck another family maybe some friends or in a movie. What family traits helped overcome the crisis?

9. Healthy families are involved. Healthy families create communities that care, almost like one big family. They know that, "If it is to be, it is up to me." **Action:** Introduce yourself to a neighbor you haven't met. Tell them about your family, invite them over for a visit, and offer your help if they are ever in need.

10. Healthy families are able to forgive. The ability to forgive a family member for an action that is upsetting can open doors to deeper understanding. The fear of opening up trust to a person who has broken trust means that the relationship cannot grow. **Action:** Talk as a family about an issue that continues to create conflict, doubt, or blame. Discuss the reasons that forgiveness would be helpful and the reasons why it is so difficult. What would it take to help you forgive?

11. Healthy families say thank you. Everyone likes to be told they are appreciated. Words, gifts, hugs, and time together are some ways to show others that we like what they did and value who they are. **Action:** Practice saying "thank you" to family members for the things they do daily to help the family function cooking a meal, cleaning a room, being polite, doing homework, and earning a paycheck.

12. Healthy families share beliefs and values. Being a family is more than just living under the same roof. For many families, religion shapes many of their beliefs. Healthy families talk about their values and live them consistently. **Action:** Have each family member come up with an idea of a family motto. Share the mottos with one another and discuss similarities.
Automatic Savings - A Successful Emergency Savings Strategy

Savings experts agree that the most successful saving is automatic saving, that is, regular deposits into a savings account, mutual fund, or retirement fund (or even regular mortgage payments that build home equity). Americans with emergency savings funds also understand the value of automatic deposits.

More than half of emergency savers say they "save automatically through regular transfer of funds from checking to emergency savings." Moreover, despite the lack of availability to many employees, nearly one-third says they "save automatically through direct payroll deposits into emergency savings."

Half of emergency savers deposit a portion of their tax refunds, one-third deposit loose change periodically, and one-quarter "pay down expensive debt and then deposit the equivalent of monthly debt payments into emergency savings."

All demographic groups (income, education, gender, age, and ethnicity) utilized the different emergency savings strategies with roughly the same frequency.

A large majority (81%) of those with a separate emergency fund say that the money in this fund will be adequate to cover emergency expenditures in the coming year. In fact, most of these emergency savers (45%) say their account is "very adequate" and 36% say it is "somewhat adequate," while only 15% say it is "inadequate." Significantly, even a large majority of emergency savers with incomes below $25,000 (74%) say that their emergency funds are adequate to cover unexpected expenditures in the coming year.

"The ability of Americans to cover unexpected expenses, such as a car repair or emergency dental visit, greatly depends on their having an emergency savings fund," said Stephen Brobeck, Consumer Federation of America's Executive Director. "Those with a fund are highly likely to be able to afford these expenditures. And they will be less dependent on high-cost credit, such as payday loans or even credit cards, to bail themselves out," he added.

Source: Consumer Federation of America.  http://www.extension.org/pages/America_Saves_Week

Financial Security for All

Cooperative Extension has launched a personal finance website, located at http://www.extension.org/personal+finance. This online tool will help you make sound financial decisions. Lessons have been developed to create self-paced learning objects that youth and adults can use to further enhance their knowledge of how to successfully manage money and resources.

This web site is part of eXtension, a web-based, educational partnership of more than 70 land grant universities helping Americans improve their lives with 24/7 access to timely, objective, research-based information and educational opportunities. In addition to Personal Finance other areas of current interest are horses, wildlife damage management, and imported fire ants. Check out eXtension at http://www.extension.org/.